

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

LUIS ARMANDO ALBAN  
ISMELDA S. ALBAN  
Debtor(s)

Case No. 18-21376TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/09/2018.
- 2) The plan was confirmed on 08/15/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/25/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/12/2020.
- 5) The case was dismissed on 12/30/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$57,600.00
Less amount refunded to debtor	\$1,800.00

**NET RECEIPTS:** **\$55,800.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,787.20
Court Costs	\$310.00
Trustee Expenses & Compensation	\$2,802.60
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,899.80**

Attorney fees paid and disclosed by debtor: \$1,200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERIQUEST	Unsecured	0.00	NA	NA	0.00	0.00
ASPIRE/CARD SVCS**++	Unsecured	1,376.00	NA	NA	0.00	0.00
ASPIRE/CARD SVCS**++	Unsecured	5,418.00	NA	NA	0.00	0.00
BERNSTEIN-BURKLEY PC	Unsecured	0.00	NA	NA	0.00	0.00
BRIAN E CAINE	Unsecured	0.00	NA	NA	0.00	0.00
BRIAN LINDAUER ESQ	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL RECOVERY LLC++	Unsecured	193.00	NA	NA	0.00	0.00
CHAPEL HILL MANOR - A CONDOMINIUM	Secured	9,200.00	0.00	0.00	7,538.66	0.00
CHAPEL HILL MANOR - A CONDOMINIUM	Secured	0.00	11,176.89	11,176.89	0.00	0.00
CHASE(*)	Unsecured	464.00	NA	NA	0.00	0.00
CHASE(*)	Unsecured	437.00	NA	NA	0.00	0.00
CHASE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CHRYSLER FINANCIAL**	Unsecured	3,537.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)++	Unsecured	1,278.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)++	Unsecured	5,002.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,460.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	337.00	224.37	224.37	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	521.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	661.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	2,285.00	NA	NA	0.00	0.00
GE CONSUMER FINANCE/GEMB	Unsecured	538.00	NA	NA	0.00	0.00
GMAC*	Unsecured	0.00	NA	NA	0.00	0.00
GMAC*	Unsecured	15,000.00	NA	NA	0.00	0.00
HSBC CARD SERVICES++	Unsecured	661.00	NA	NA	0.00	0.00
HSBC CARD SERVICES++	Unsecured	2,533.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,026.00	2,026.02	2,026.02	0.00	0.00
MAIN STREET ACQUISITIONS CORP	Unsecured	0.00	NA	NA	0.00	0.00
MARY BOWER SHEATS ESQ	Unsecured	0.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	0.00	NA	NA	0.00	0.00
NATIONS BANK++	Unsecured	647.00	NA	NA	0.00	0.00
NEW HORIZON CREDIT UNION++	Unsecured	1,622.00	NA	NA	0.00	0.00
NEW HORIZON CREDIT UNION++	Unsecured	1,410.00	NA	NA	0.00	0.00
NORTH HILLS SD (ROSS) (RE)	Secured	0.00	NA	NA	0.00	0.00
PATRICK J WESNER ESQ	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	0.00	343.91	343.91	0.00	0.00
PHARIA LLC	Unsecured	812.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	5,000.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Secured	6,000.00	7,650.00	7,650.00	3,770.29	1,065.32
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	9,242.63	9,242.63	0.00	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	0.00	NA	NA	0.00	0.00
RICHARD C MAIDER ESQ	Unsecured	0.00	NA	NA	0.00	0.00
ROLF LOUIS PATBERG ESQ++	Unsecured	0.00	NA	NA	0.00	0.00
S JAMES WALLACE ESQ**	Unsecured	0.00	NA	NA	0.00	0.00
TOWNSHIP OF ROSS - SEWAGE	Secured	0.00	284.81	284.81	0.00	0.00
TUCKER ARENSBERG PC (FRMRLY E	Unsecured	0.00	NA	NA	0.00	0.00
UCNB++	Unsecured	1,323.00	NA	NA	0.00	0.00
UFCW	Unsecured	3,492.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	6,333.71	6,333.71	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	550.60	550.60	0.00	0.00
US BANK TRUST NA - TRUSTEE ET A	Secured	145,000.00	160,940.43	0.00	37,525.93	0.00
US BANK TRUST NA - TRUSTEE ET A	Secured	0.00	12,674.65	12,674.65	0.00	0.00
VENTURES TRUST 2013-1-H-R	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	1,273.28	1,273.28	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	217.61	217.61	0.00	0.00
WFFNB DUAL	Unsecured	105.00	NA	NA	0.00	0.00
WFFNB DUAL	Unsecured	110.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$37,525.93	\$0.00
Mortgage Arrearage	\$12,674.65	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,650.00	\$3,770.29	\$1,065.32
All Other Secured	\$11,461.70	\$7,538.66	\$0.00
<b>TOTAL SECURED:</b>	<b>\$31,786.35</b>	<b>\$48,834.88</b>	<b>\$1,065.32</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,212.13</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,899.80</u>
Disbursements to Creditors	<u>\$49,900.20</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$55,800.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/04/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.